

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.: 09/979,570  
Filing Date: November 26, 2002  
Applicant: Marvin A. Frenkel  
Group Art Unit: 3621  
Examiner: Evens J. Augustin  
Title: Anonymous On-Line Cash Management System  
Attorney Docket: 3267-000001

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE TO OFFICE ACTION**

Sir:

In response to the Office Action mailed October 31, 2007, please amend the application as follows and consider the remarks set forth below.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 4 of this paper.